

Office of Insurance Commissioner

2002 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals(excludes Accident and Health)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Farmers Ins Co Of WA	21644	WA	\$476,655	7.09%	\$468,466	\$268,000	57.21%
2	State Farm Mut Auto Ins Co	25178	IL	\$441,211	6.56%	\$434,463	\$325,478	74.91%
3	Allstate Ins Co	19232	IL	\$348,711	5.19%	\$353,303	\$231,768	65.60%
4	State Farm Fire And Cas Co	25143	IL	\$269,010	4.00%	\$258,843	\$155,664	60.14%
5	Pemco Mut Ins Co	24341	WA	\$216,468	3.22%	\$210,486	\$127,044	60.36%
6	Safeco Ins Co Of IL	39012	IL	\$186,421	2.77%	\$186,766	\$119,889	64.19%
7	Mutual Of Enumclaw Ins Co	14761	WA	\$177,740	2.64%	\$172,316	\$120,625	70.00%
8	Safeco Ins Co Of Amer	24740	WA	\$146,947	2.19%	\$149,728	\$76,664	51.20%
9	United Services Auto Assoc	25941	TX	\$135,682	2.02%	\$132,194	\$80,622	60.99%
10	American States Ins Co	19704	IN	\$110,085	1.64%	\$100,103	\$47,075	47.03%
11	Allstate Ind Co	19240	IL	\$98,346	1.46%	\$93,408	\$59,295	63.48%
12	USAA Cas Ins Co	25968	TX	\$90,434	1.35%	\$87,854	\$56,443	64.25%
13	Federal Ins Co	20281	IN	\$79,079	1.18%	\$78,049	\$22,430	28.74%
14	Unigard Ins Co	25747	WA	\$77,271	1.15%	\$75,026	\$50,575	67.41%
15	St Paul Fire & Marine Ins Co	24767	MN	\$73,662	1.10%	\$68,558	\$40,179	58.61%
16	Pemco Ins Co	18805	WA	\$72,828	1.08%	\$72,094	\$49,763	69.03%
17	Mid-Century Ins Co	21687	CA	\$68,724	1.02%	\$68,395	\$37,476	54.79%
18	Physicians Ins A Mut Co	40738	WA	\$66,137	0.98%	\$65,610	\$43,433	66.20%
19	Geico General Ins Co	35882	MD	\$65,228	0.97%	\$63,638	\$44,684	70.22%
20	Hartford Underwriters Ins Co	30104	CT	\$62,363	0.93%	\$61,862	\$38,770	62.67%
21	National Union Fire Ins Co Of Pitts	19445	PA	\$61,106	0.91%	\$65,094	\$64,061	98.41%
22	North Pacific Ins Co	23892	OR	\$59,458	0.88%	\$55,793	\$32,923	59.01%
23	Grange Ins Assn	22101	WA	\$57,949	0.86%	\$57,993	\$37,022	63.84%
24	American Economy Ins Co	19690	IN	\$57,615	0.86%	\$56,858	\$27,780	48.86%
25	Factory Mut Ins Co	21482	RI	\$55,684	0.83%	\$46,225	\$2,853	6.17%
26	Nationwide Mut Ins Co	23787	OH	\$52,804	0.79%	\$54,084	\$41,154	76.09%
27	Glens Falls Ins Co	34622	DE	\$51,456	0.77%	\$50,779	\$34,420	67.78%
28	Liberty Mut Fire Ins Co	23035	MA	\$49,072	0.73%	\$46,275	\$28,308	61.17%
29	Country Mut Ins Co	20990	IL	\$45,398	0.68%	\$43,696	\$28,218	64.58%
30	First Natl Ins Co Of Amer	24724	WA	\$42,241	0.63%	\$44,350	\$23,335	52.62%
31	Continental Cas Co	20443	IL	\$40,911	0.61%	\$39,735	(\$9,569)	(24.08)%
32	Firemans Fund Ins Co	21873	CA	\$40,664	0.60%	\$40,879	\$30,016	73.43%
33	Government Employees Ins Co	22063	MD	\$39,552	0.59%	\$38,721	\$27,642	71.39%
34	Progressive Northwestern Ins Co	42919	WA	\$38,379	0.57%	\$36,998	\$18,669	50.46%
35	Zurich American Ins Co	16535	NY	\$37,768	0.56%	\$26,713	\$30,091	112.65%
36	Viking Ins Co Of WI	13137	CO	\$36,720	0.55%	\$36,433	\$23,875	65.53%
37	General Ins Co Of Amer	24732	WA	\$36,159	0.54%	\$37,920	\$22,939	60.49%
38	Farmers Ins Exch	21652	CA	\$35,892	0.53%	\$32,919	\$16,125	48.98%
39	Mortgage Guaranty Ins Corp	29858	WI	\$35,062	0.52%	\$35,109	\$26,388	75.16%
40	Financial Ind Co	19852	CA	\$33,988	0.51%	\$32,574	\$20,883	64.11%
All 578 Other Companies				\$2,550,769	37.95%	\$2,408,093	\$1,461,086	61.83%
Totals				\$6,721,650	100.00%	\$6,488,405	\$3,984,097	61.40%

(1) Excluding all Loss Adjustment Expenses (LAE)